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This is relating to the letter rec'd from the FEC dated 4/22/13. Explantation why there were two contributions in 2012 is because Genworth Financial Inc PAC submitted their 2011 contribution on 12/20/11. However, Mortgage Insurance Political Action Comm. (MIPAC) did not receive the contribution until 1/10/12, Then on 12/17/12 MIPAC rec'd their 2012 contribution on 12/17/12 resulting in two contributions made in 2012. Therefore, on 4/25/13, MIPAC has refunded \$5,000 to Genworth Financial Inc. Political Action Committee in order to correct the excessive contribution for 2012. We are advising you on form 99 because there is a response due date of 5/28/13 per your letter. The refund will be shown on the next FEC report.

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